

In re:  
Michael C. Jones  
Rashida M. Smith  
Debtors

Case No. 17-12918-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Feb 14, 2023

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Michael C. Jones, Rashida M. Smith, 7024 Georgian Road, Philadelphia, PA 19138-2117

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2023 at the address(es) listed below:

Name	Email Address
ALLISON L. CARR	on behalf of Creditor Consumer Portfolio Services Inc. acarr@tuckerlaw.com
ANDREW L. SPIVACK	on behalf of Creditor FREEDOM MORTGAGE CORPORATION andrew.spivack@brockandscott.com wbefc@brockandscott.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
CELINE P. DERKRIKORIAN	on behalf of Creditor Flagstar Bank FSB ecfmail@mwc-law.com

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DAVID M. OFFEN

on behalf of Joint Debtor Rashida M. Smith dmo160west@gmail.com  
davidoffenecf@gmail.com;offendr83598@notify.bestcase.com

DAVID M. OFFEN

on behalf of Debtor Michael C. Jones dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com

JEROME B. BLANK

on behalf of Creditor Wilmington Trust National Association, Not In Its Individual et al. jblank@pincuslaw.com

JOSEPH ANGIO DESOYE

on behalf of Creditor Wilmington Trust National Association, Not In Its Individual et al. paeb@fedphe.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

Lois M. Vitti

on behalf of Creditor Freedom Mortgage Corporation loismvitti@vittilaw.com nicole@vittilaw.com

THOMAS SONG

on behalf of Creditor FREEDOM MORTGAGE CORPORATION tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 13

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: : CHAPTER 13  
:   
Michael C. Jones and : No. 17-12918-ELF  
Rashida M. Smith :

**ORDER**

AND NOW, this **14th day of February 2023**, upon consideration of the Debtor's  
Objection to the proof of claim filed by Navient Solutions, LLC on behalf of Department of  
Education Loan Services, Claim No. 11-1, and after a hearing, and for the reasons stated in court,  
it is hereby **ORDERED** that the Objection is **OVERRULED**.



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**ERIC L. FRANK**  
**U.S. BANKRUPTCY JUDGE**